

IN the CLAIMS

1. – 94. (Cancelled)

95. (Previously Presented) A method, comprising:

receiving, via a computer network, seller offer information, the seller offer information defining

- a seller and
- at least one item being offered for sale by the seller and
- a price at which the at least one item is being offered for sale;

receiving buyer offer information, the buyer offer information defining

- a buyer and
- at least one item the buyer desires to purchase
- a price the buyer is willing to pay for the at least one item the buyer desires to purchase;

receiving credit card account information associated with the buyer;

storing the seller offer information and buyer offer information;

determining, via a processor, whether the at least one item desired for purchase by the buyer and the at least one item being offered for sale by the seller correspond;

determining a first amount to be added to the price the buyer is willing to pay to match the price at which the at least one item is being offered for sale if the buyer offer information and seller offer information do not initially correspond;

charging the credit card account associated with the buyer the price at which the at least one item is being offered for sale; and

crediting the seller an amount based on the price at which the at least one item is being offered for sale.

96. (New) The method of claim 95, wherein said determining whether the at least one item desired for purchase by the buyer and the at least one item being offered for sale by the seller correspond comprises:

comparing a desired condition set by the buyer and a condition of the at least one item offered for sale.

97. (New) The method of claim 95, wherein the first amount to be added comprises a conditional subsidy offered to the buyer.

98. (New) The method of claim 95, wherein the first amount to be added comprises a conditional subsidy offered to the seller.

99. (New) The method of claim 95, wherein receiving the seller offer information obligates the seller to deliver the at least one item offered for sale if the at least one item desired for purchase by the buyer and the at least one item being offered for sale by the seller correspond.

100. (New) The method of claim 99, further comprising:
determining that the seller has failed to deliver the at least one item being offered for sale; and
charging the seller a penalty.

101. (New) The method of claim 95, wherein receiving the buyer offer information obligates the buyer to pay for the at least one item the buyer desires to purchase if the at least one item desired for purchase by the buyer and the at least one item being offered for sale by the seller correspond by paying the at least one item the buyer desires to purchase.

102. (New) The method of claim 101, wherein the buyer is charged a penalty if the buyer fails to pay for the at least one item the buyer desires to purchase.

103. (New) The method of claim 95, further comprising:
determining a subsidy which is associated with a benefit from a subsidy provider to be applied to the transaction,
wherein said determining a first amount to be added comprises arranging for the seller to provide the item to the buyer in accordance with the subsidy.

104. (New) The method of claim 95, wherein said receiving seller offer information comprises:

receiving the seller offer information from the seller via at least one of:

- (i) a Web site,
- (ii) the Internet,
- (iii) a seller computer,
- (iv) a personal digital assistant,
- (v) a kiosk,
- (vi) an electronic mail message,
- (vii) a telephone,
- (viii) an interactive voice response unit, and
- (ix) an operator.

105. (New) The method of claim 95, wherein said receiving buyer offer information comprises:

receiving the buyer offer information from the buyer via at least one of:

- (i) a Web site,
- (ii) the Internet,
- (iii) a seller computer,
- (iv) a personal digital assistant,
- (v) a kiosk,
- (vi) an electronic mail message,
- (vii) a telephone,
- (viii) an interactive voice response unit, and
- (ix) an operator.

106. (New) An apparatus, comprising:

a processor;

a storage device coupled to said processor and storing instructions adapted to be executed by said processor to:

perform the method of claim 95.

107. (New) An apparatus, comprising:

- processor means;
- storage means coupled to said processor means;
- means for receiving seller offer information, the seller offer information defining
 - a seller and
 - at least one item being offered for sale by the seller and
 - a price at which the at least one item is being offered for sale;
- means for receiving buyer offer information, the buyer offer information defining
 - a buyer and
 - at least one item the buyer desires to purchase and
 - a price the buyer is willing to pay for the at least one item the buyer desires to purchase;
- means for receiving information that defines a credit card account associated with the buyer;
- means for storing the seller offer information and buyer offer information;
- means for determining whether the at least one item desired for purchase by the buyer and the at least one item being offered for sale by the seller correspond;
- means for determining a first amount to be added to the price the buyer is willing to pay to match the price at which the at least one item is being offered for sale if the buyer offer information and seller offer information do not initially correspond;
- means for charging the credit card account associated with the buyer the price at which the at least one item is being offered for sale; and
- means for crediting the seller an amount based on the price at which the at least one item is being offered for sale.

108. (New) A method, comprising:

- receiving, via a computer network, information which defines a seller;
- receiving, via a computer network, information which defines an offer to sell;
- receiving, via a computer network, information which defines at least one item being offered for sale by the seller;
- receiving, via a computer network, information which defines a price at which the at least one item is being offered for sale;
- receiving, via a computer network, information which defines an agreement to make the offer to sell binding;
- receiving information which defines a buyer;
- receiving information which defines an offer to purchase;
- receiving information which defines at least one item the buyer desires to purchase;
- receiving information which defines a price the buyer is willing to pay for the at least one item the buyer desires to purchase;
- receiving information which defines an agreement to make the offer to purchase binding;
- receiving information that defines a credit card account associated with the buyer;
- storing the seller offer information and buyer offer information;
- determining, via a processor, whether the at least one item the buyer desires to purchase and the at least one item being offered for sale by the seller correspond;
- determining whether an amount should be added to the price the buyer is willing to pay in order to match the price at which the at least one item is being offered for sale;
- charging the credit card account the price at which the at least one item is being offered for sale;
- crediting a seller account an amount which is based on the price at which the at least one item is being offered for sale;
- determining whether the seller fails to deliver the at least one item offered for sale; and
- determining whether the buyer fails to render payment for the at least one item the buyer desires to purchase.